



## Mobile Banking Privacy Policy

### The Payyoli Co-operative Urban Bank Ltd, Mobile Banking Privacy Policy

During using this website or availing the products and services via the online application forms and questionnaires, The Payyoli Co-operative Urban Bank Ltd, may become privy to the personal information of its Customers, including information that is of a confidential nature. The Payyoli Co-operative Urban Bank Ltd, is strongly committed to protecting the privacy of its Customers and has taken all reasonable measures to protect the confidentiality of the Customer information and its transmission through the world-wide web and it shall not be held liable in any manner for disclosure of the confidential information in accordance with this Privacy Commitment or in terms of the agreements, if any, with the Customers or by reasons beyond its control.

The Payyoli Co-operative Urban Bank Ltd, endeavours to safeguard and ensure the security of the information provided by the Customer. The Payyoli Co-operative UrbanBank Ltd, uses 256-bit encryption, for the transmission of the information in online system, which is currently the permitted maximum level of encryption in India. The Customer would be required to cooperate with The Payyoli Co-operative UrbanBank Ltd, to ensure the security of the information, and it is recommended that the Customers choose their passwords carefully such that no unauthorized access is made by a third party. To make the password complex and difficult for other to guess, the Customers should use a combination of alphabets, numbers and special characters like!, @, #, \$ etc. The Customers should not disclose their password(s) to anyone or keep any written or other record of the password(s) such that a third party could access it.

The Payyoli Co-operative UrbanBank Ltd, undertakes not to disclose the information provided by the Customers to any person, unless such action is necessary to: –

- a) Conform to legal requirements or comply with legal process:
- b) Protect and defend The Payyoli Co-operative UrbanBank Ltd, rights, interests or property;
- c) Enforce the terms and conditions of the products or services; or
- d) Act to protect the interests of The Payyoli Co-operative UrbanBank Ltd, or its members, or of other persons.
- e) The Customer authorizes The Payyoli Co-operative UrbanBank Ltd, to exchange, share, part with all information related to the details and transaction history of the Customers to banks / financial institutions / credit bureaus / agencies / participation in any telecommunication or electronic clearing network as may be required by law, customary practice, credit reporting, statistical analysis and credit scoring, verification or risk

management and shall not hold The Payyoli Co-operative UrbanBank Ltd, liable for use or disclosure of this information.

F) Profile Photos Is Stored In Application Local Storage On User's Device Only And Not On Server. Stored Profile Image Is Retrieved From Local Storage On Dashboard Navigation And Shown As User's Profile Image.

G)SMS Is Sent To Verify Mobile Number Registered For Application, In Received SMS OTP Is Read And Auto Fetched For Financial Transactions.

The information, material, advices suggestions, illustrations notifications, circulars etc. are collectively stated "the content" in this website. If the said content contains any mistakes, omissions, inaccuracies and typographical errors, etc. The Payyoli Co-operative UrbanBank Ltd, assumes no responsibility thereof. The Payyoli Co-operative UrbanBank Ltd, makes no warranty or representation regarding any content provided through this website and disclaims its liability in respect thereof. Any action on your part based on the said content is at your own risk and responsibility. The Payyoli Co-operative UrbanBank Ltd, reserves its right to correct any part of the said content at any time as and when required at its sole discretion. The content of this website shall not be displayed or printed in any form in part or whole without the prior written approval of The Payyoli Co-operative UrbanBank Ltd,

The Payyoli Co-operative UrbanBank Ltd, will limit the collection and use of Customer information only on a need-to-know basis to deliver better service to the Customers. The Payyoli Co-operative UrbanBank Ltd, may use and share the information provided by the Customers and third parties for providing services, and notifying or contacting the Customers regarding any problem with, or the expiration of, such services.